

FIG. 1

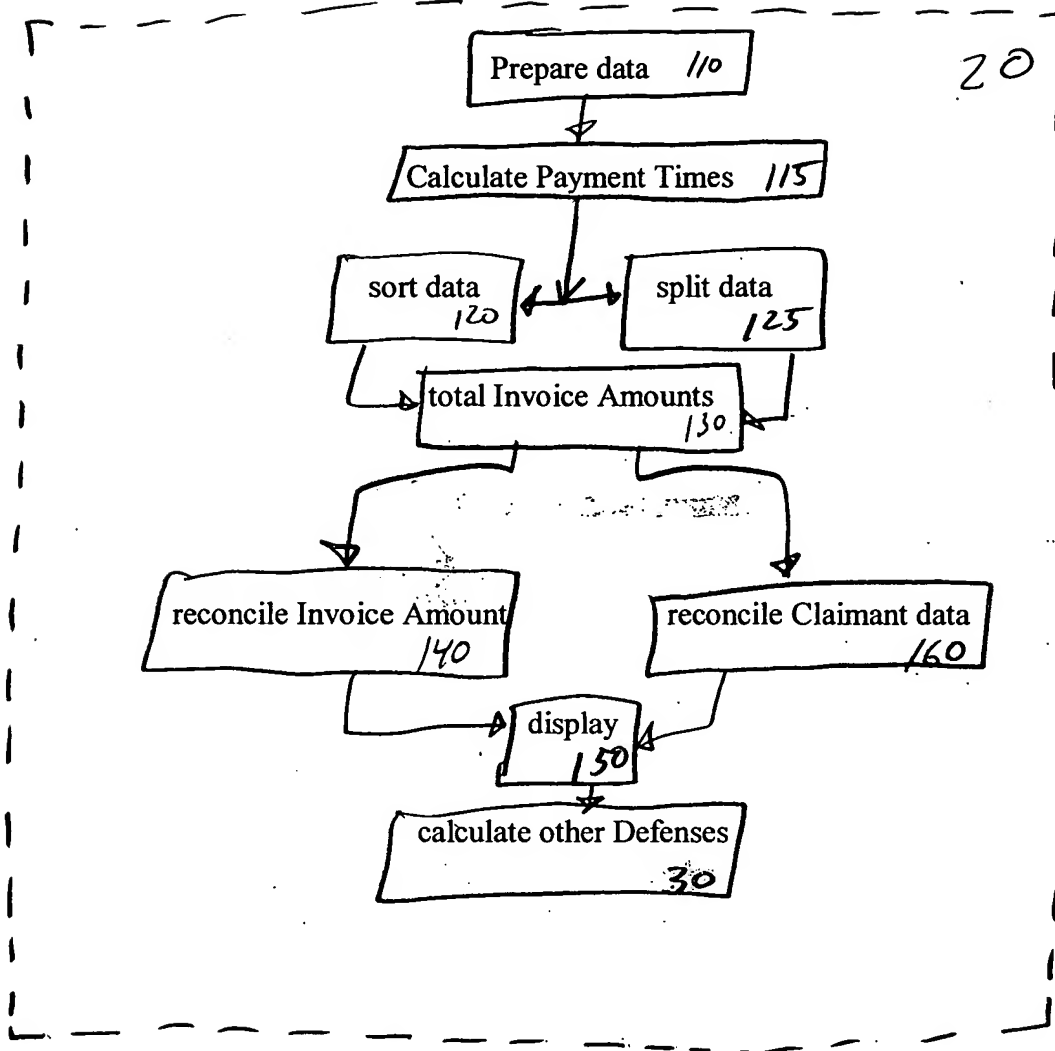


FIG. 2

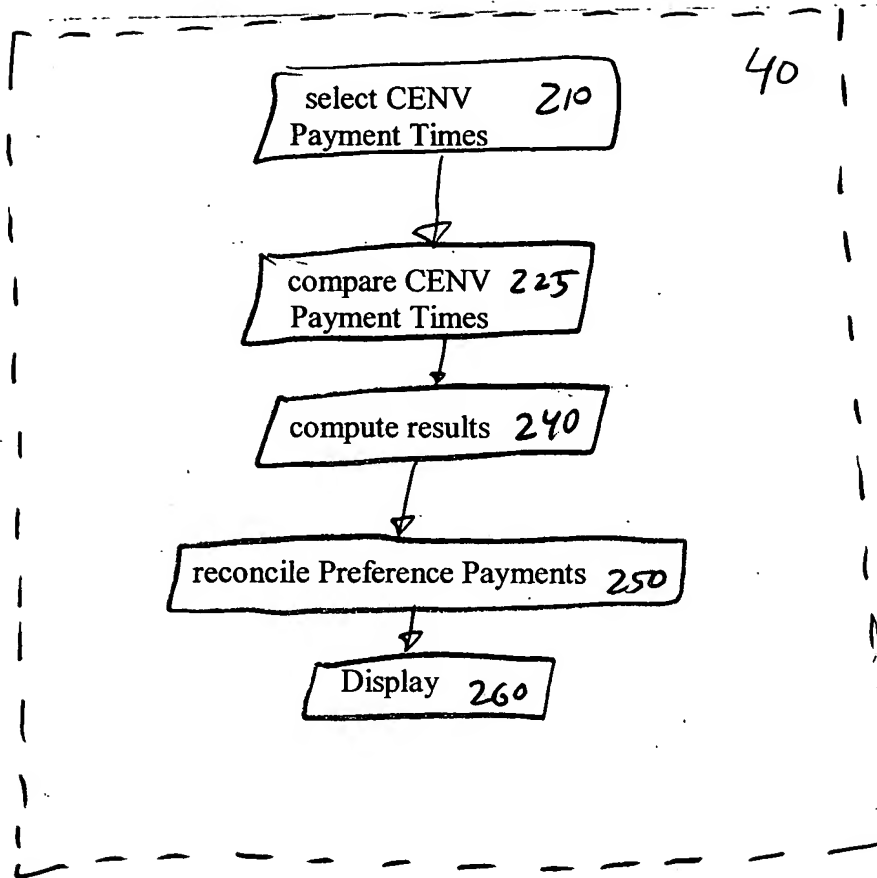


FIG. 3

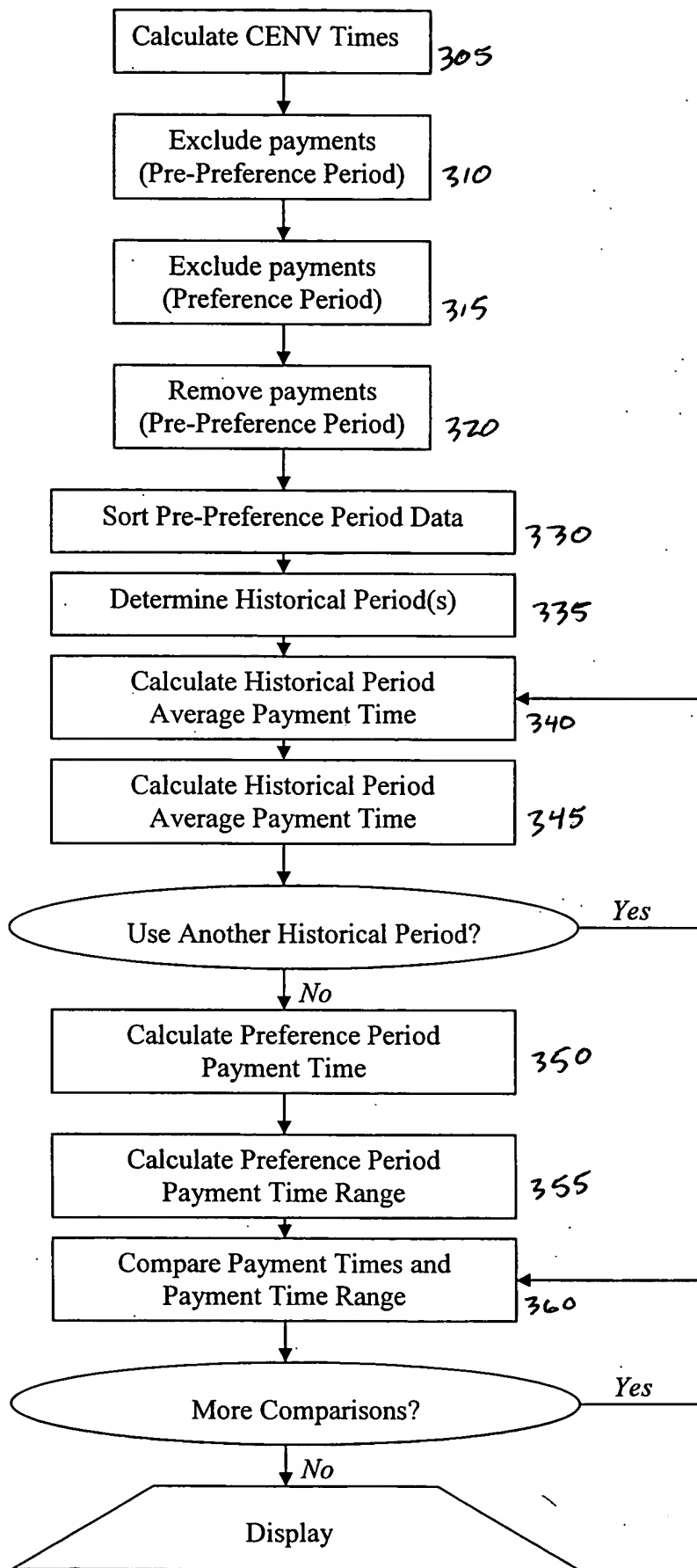


Figure 4

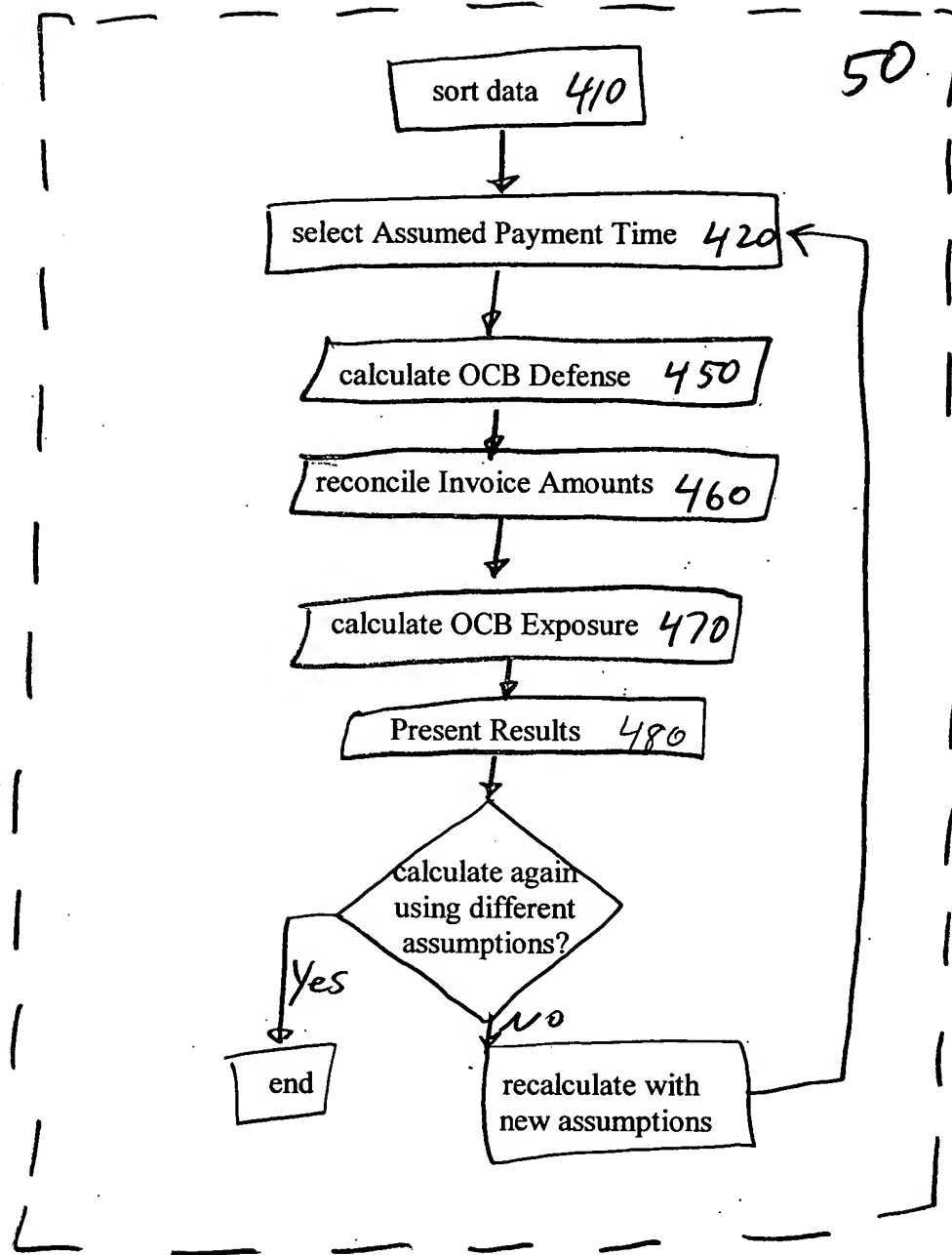


FIG. 5

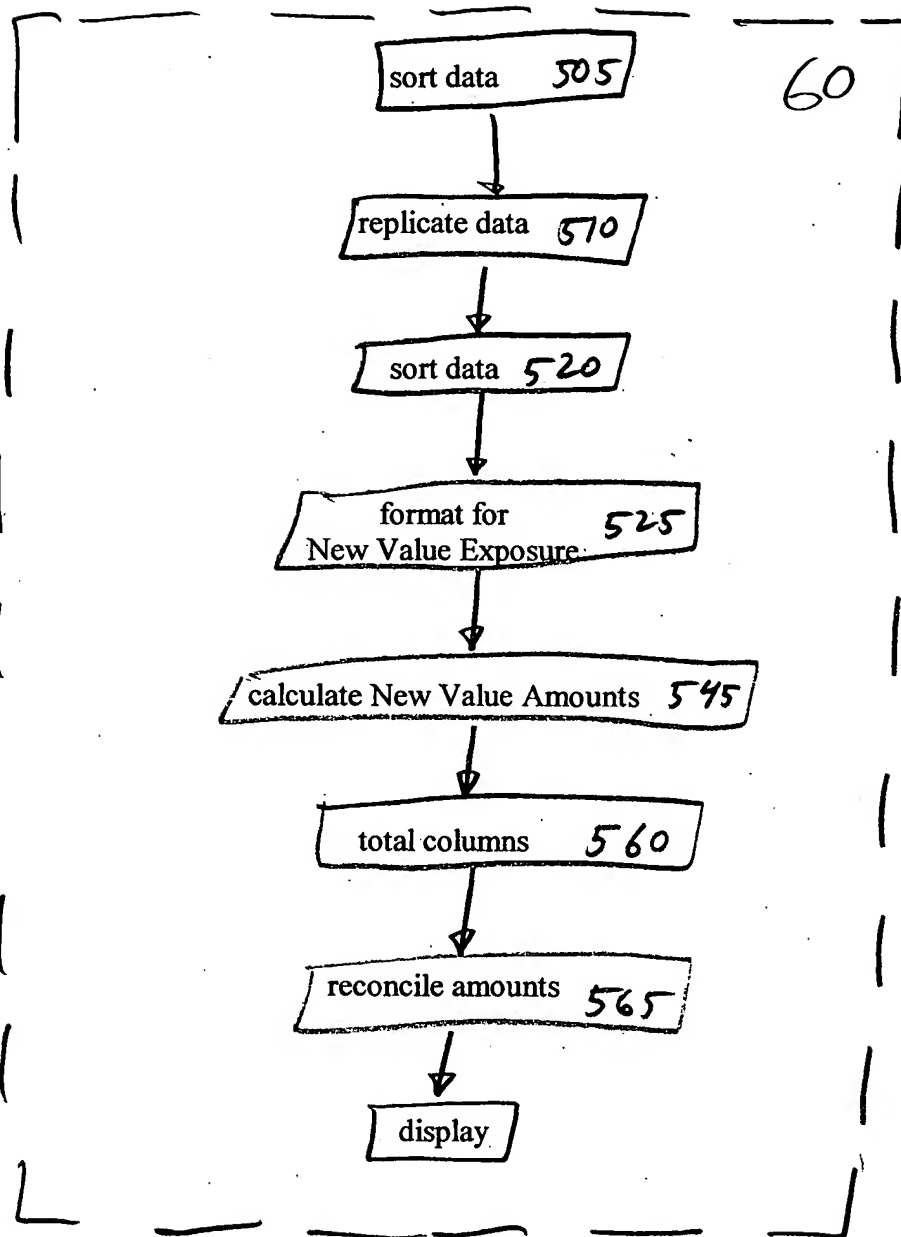


FIG. 6

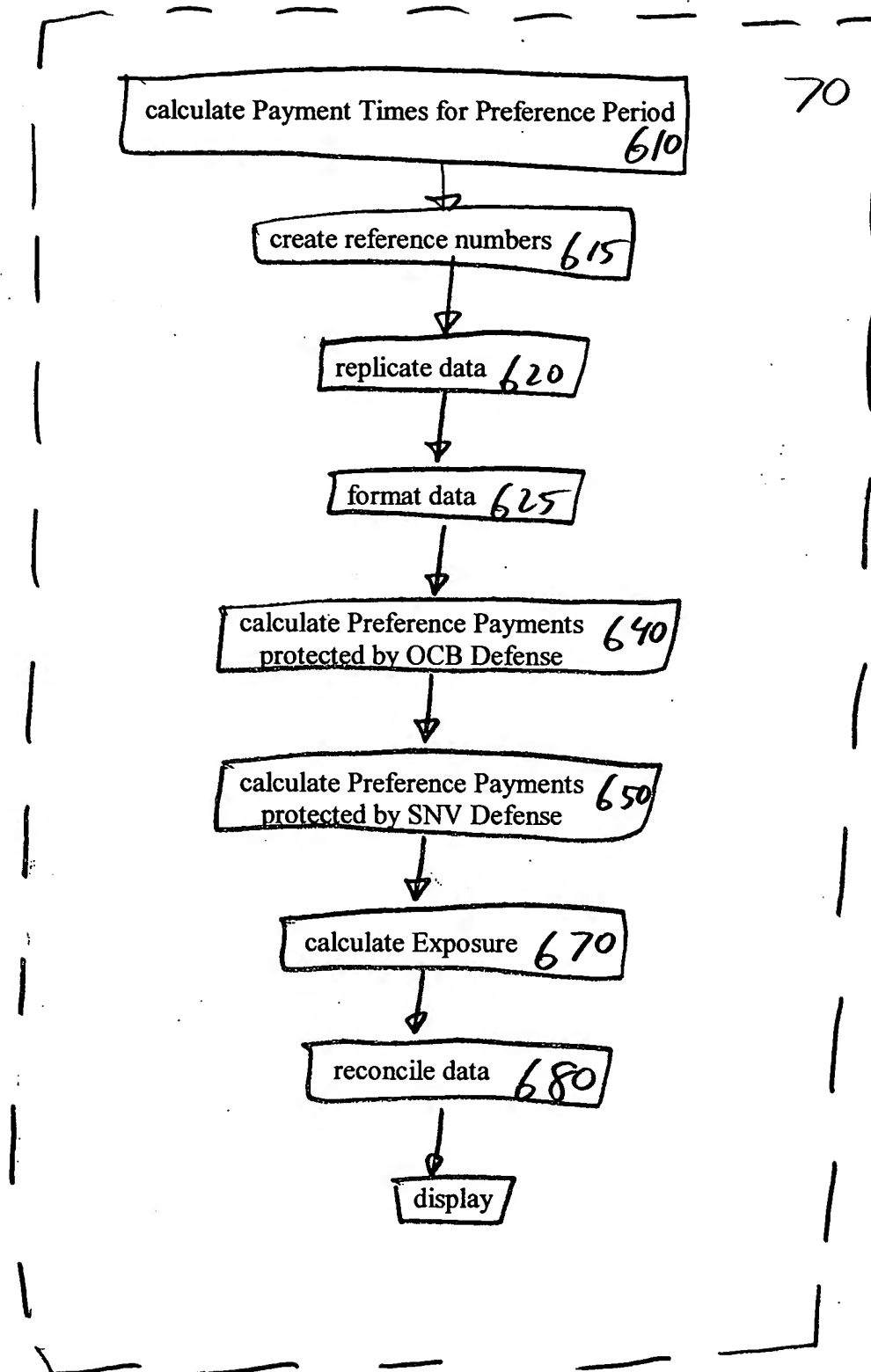


FIG. 7

		A	B	C	D	
		A	B	C	D	
	A	B	C	D	ent	
	Invoice Number	Provided Date	Invoice Amount	Payment Date	Date	
4	Char.	Date	Val.	Date	Date	
5	Char.	Date	Val.	Date	Date	
6	Char.	Date	Val.	Date	Date	

111 113 112 114 102 (TYP.)

Figure 8

		A	B	C	D	17	17	17
		A	B	C	D			
	A	B	C	D	ent			
	Invoice Number	Provided Date	Invoice Amount	Payment Date	000			
4	119	9/29/2000	\$27,441.10	10/31/2000	31/2000	000		
5	118	9/28/2000	\$25,378.59	11/14/2000	31/2000	000		
6	120	10/5/2000	\$28,680.95	11/14/2000	31/2000	000		

111 113 112 114 102 (typ.)

Figure 9

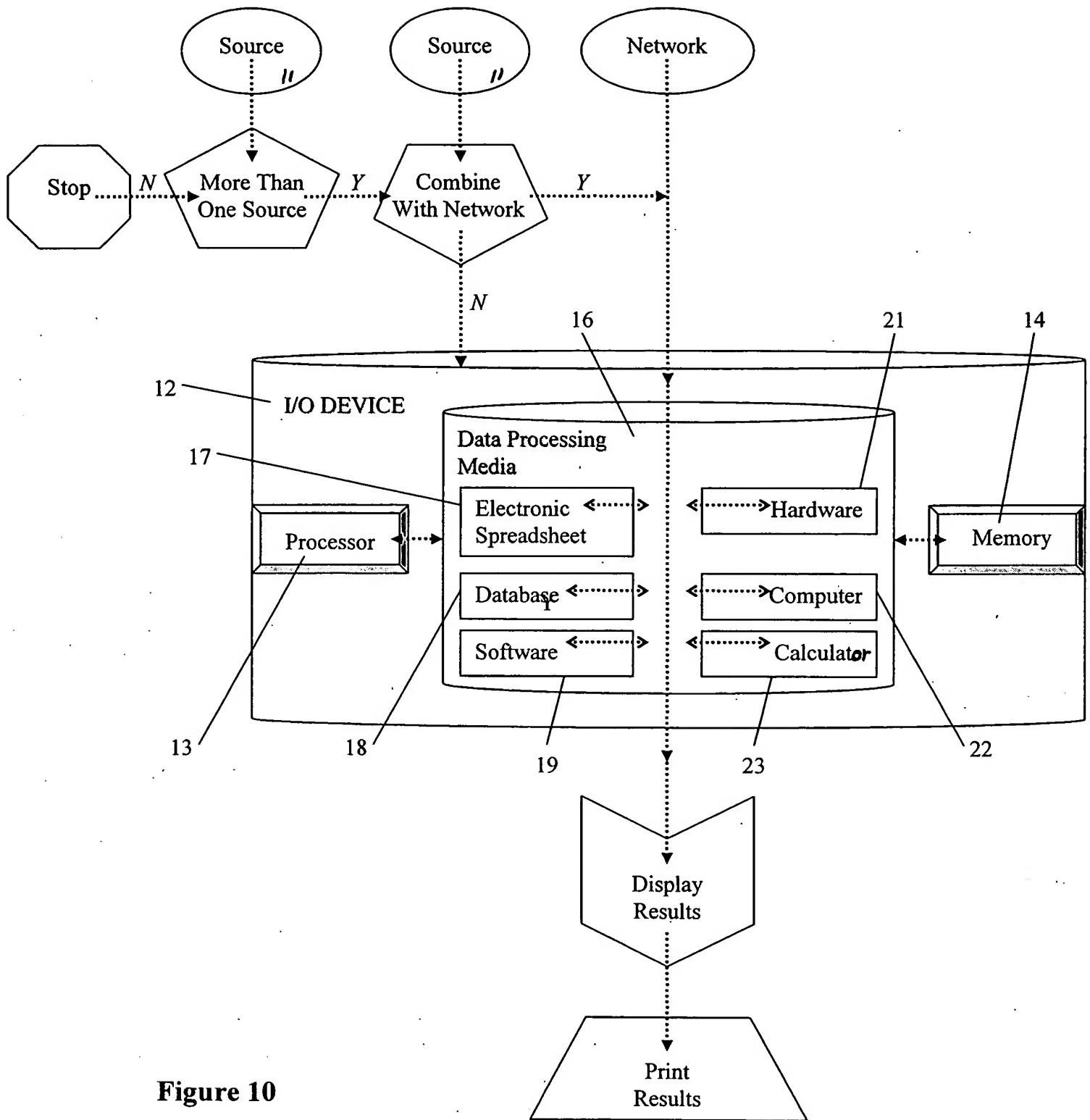


Figure 10

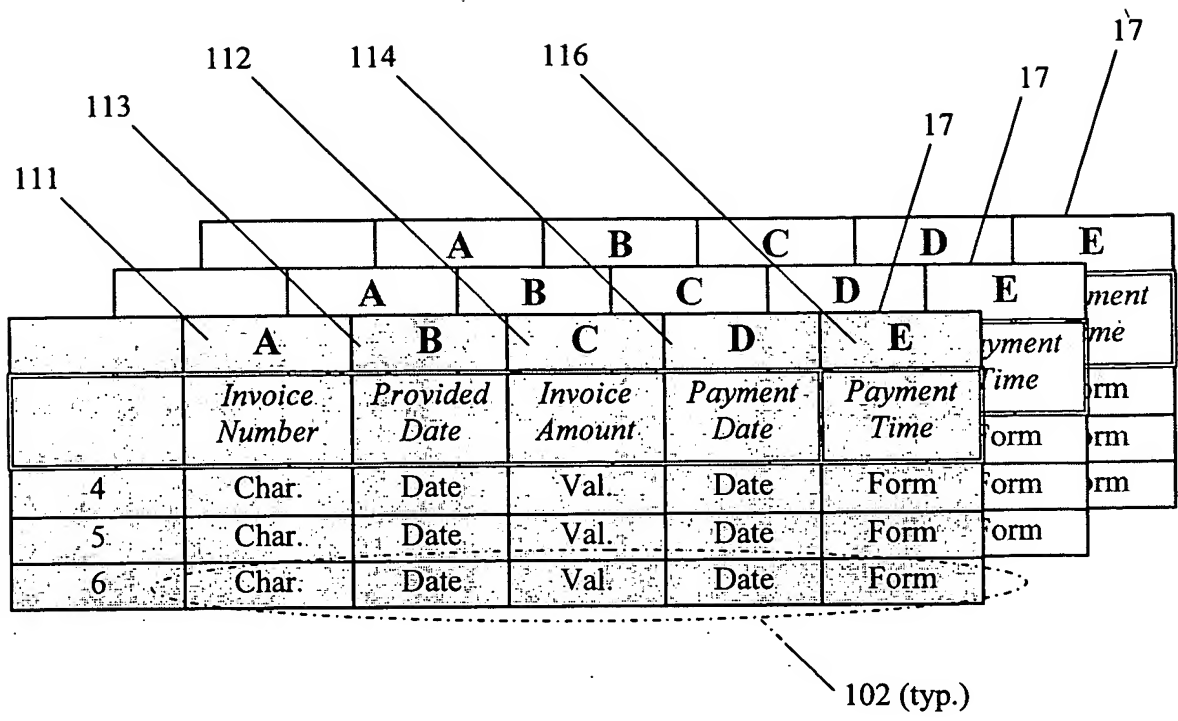


Figure 11

Initial data sorted by Invoice Number and calculating Payment Times using sample actual values

I. Raw data from client

Fig. 13

Petition Date is 7/17/01

Preference Period is 4/18/01 through 7/16/01

<u>Invoice #</u>	<u>Prov. Date</u>	<u>Inv. Amt.</u>	<u>Pmt. Date</u>	<u>Pmt. Time</u>
100	07/14/00	\$27,972.00	09/12/00	60
101	07/18/00	\$31,631.70	09/12/00	56
102	08/09/00	\$25,452.21	09/22/00	44
103	08/15/00	\$28,153.44		-36753
104	08/16/00	\$28,320.36	09/22/00	37
105	08/21/00	\$28,339.00	09/29/00	39
106	08/22/00	\$25,664.31	09/22/00	31
107	08/22/00	\$30,795.10	10/16/00	55
108	08/24/00	\$30,740.06	09/29/00	36
109	08/28/00	\$28,153.44	10/05/00	38
110	08/31/00	\$28,070.62	10/16/00	46
111	09/06/00	\$27,869.23	10/23/00	47
112	09/11/00	\$30,859.94	10/23/00	42
113	09/14/00	\$27,175.68	01/03/01	111
114	09/19/00	\$28,114.14	10/23/00	34
115	09/21/00	\$28,620.10	10/23/00	32
116	09/28/00	\$28,501.24	11/09/00	42
117	09/28/00	\$29,882.00	11/28/00	61
118	09/28/00	\$25,378.59	11/14/00	47
119	09/29/00	\$27,441.10	10/31/00	32
120	10/05/00	\$28,680.95	11/14/00	40
121	10/11/00	\$20,918.81	11/30/00	50
122	10/12/00	\$28,620.10	11/30/00	49
123	10/12/00	\$28,907.00	11/30/00	49
124	10/16/00	\$27,480.16	11/30/00	45
125	10/16/00	\$30,677.76	12/18/00	63
126	10/20/00	\$31,028.97	12/18/00	59
127	10/25/00	\$27,480.16	01/02/01	69
<hr/>				
224	04/26/01	\$27,384.91	06/21/01	56
225	04/26/01	\$31,097.63	06/21/01	56
226	04/30/01	\$30,333.17	06/15/01	46
227	05/01/01	\$23,879.47		-37012
228	05/07/01	\$27,296.47	06/27/01	51
229	05/08/01	\$27,119.76	06/27/01	50
230	05/11/01	\$30,142.36	07/12/01	62
231	05/14/01	\$28,713.68		-37025
232	05/15/01	\$27,834.41	07/13/01	59
233	05/15/01	\$28,262.65	07/13/01	59
234	05/18/01	\$28,194.67	07/13/01	56
111	113	112	114	116

Total

\$3,760,612.68

Fig. 14

<u>Invoice #</u>	<u>Prov. Date</u>	<u>Inv. Amt.</u>	<u>Pmt. Date</u>	<u>Pmt. Time</u>
101	07/18/00	\$31,631.70	09/12/00	56
100	07/14/00	\$27,972.00	09/12/00	60
106	08/22/00	\$25,664.31	09/22/00	31
104	08/16/00	\$28,320.36	09/22/00	37
102	08/09/00	\$25,452.21	09/22/00	44
102 (TYP.) 108	08/24/00	\$30,740.06	09/29/00	36
105	08/21/00	\$28,339.00	09/29/00	39
109	08/28/00	\$28,153.44	10/05/00	38
110	08/31/00	\$28,070.62	10/16/00	46
107	08/22/00	\$30,795.10	10/16/00	55
115	09/21/00	\$28,620.10	10/23/00	32
114	09/19/00	\$28,114.14	10/23/00	34
112	09/11/00	\$30,859.94	10/23/00	42
111	09/06/00	\$27,869.23	10/23/00	47
119	09/29/00	\$27,441.10	10/31/00	32
116	09/28/00	\$28,501.24	11/09/00	42
120	10/05/00	\$28,680.95	11/14/00	40
118	09/28/00	\$25,378.59	11/14/00	47
117	09/28/00	\$29,882.00	11/28/00	61
124	10/16/00	\$27,480.16	11/30/00	45
122	10/12/00	\$28,620.10	11/30/00	49
123	10/12/00	\$28,907.00	11/30/00	49
121	10/11/00	\$20,918.81	11/30/00	50
149	11/28/00	\$28,340.31	12/08/00	10
126	10/20/00	\$31,028.97	12/18/00	59
125	10/16/00	\$30,677.76	12/18/00	63
130	10/30/00	\$30,092.72	12/27/00	58
131	10/30/00	\$14,219.70	12/27/00	58
<hr/>				
178	02/10/01	\$28,459.82	04/04/01	53
195	03/02/01	\$28,694.09	04/06/01	35
194	03/01/01	\$32,078.90	04/12/01	42
198	03/09/01	\$24,582.94	04/17/01	39
197	03/05/01	\$28,093.50	04/17/01	43
		\$2,623,133.17		

111

113

112

114

116

<u>Invoice #</u>	<u>Prov. Date</u>	<u>Inv. Amt.</u>	<u>Pmt. Date</u>	<u>Pmt. Time</u>
200	03/10/01	\$28,261.58	04/23/01	44
201	03/12/01	\$26,032.76	04/30/01	49
202	03/12/01	\$30,807.00	04/30/01	49
203	03/12/01	\$29,673.00	04/30/01	49
204	03/12/01	\$27,748.58	04/30/01	49
205	03/12/01	\$28,339.20	04/30/01	49
207	03/16/01	\$24,132.60	05/03/01	48
206	03/13/01	\$28,130.13	05/03/01	51
208	03/16/01	\$27,837.09	05/07/01	52
211	03/23/01	\$27,651.37	05/10/01	48
210	03/21/01	\$25,251.12	05/10/01	50
209	03/20/01	\$25,363.77	05/10/01	51
215	04/06/01	\$30,133.84	05/15/01	39
216	04/06/01	\$31,218.65	05/15/01	39
214	03/27/01	\$27,679.92	05/15/01	49
212	03/25/01	\$32,072.86	05/15/01	51
199	03/10/01	\$26,556.00	05/19/01	70
217	04/06/01	\$27,603.45	05/25/01	49
218	04/06/01	\$28,314.87	05/25/01	49
187	02/20/01	\$32,368.00	05/26/01	95
222	04/17/01	\$29,426.40	06/01/01	45
223	04/23/01	\$29,549.53	06/06/01	44
219	04/10/01	\$30,688.69	06/06/01	57
221	04/16/01	\$29,812.99	06/13/01	58
184	02/15/01	\$26,618.43	06/15/01	120
226	04/30/01	\$30,333.17	06/15/01	46
224	04/26/01	\$27,384.91	06/21/01	56
225	04/26/01	\$31,097.63	06/21/01	56
229	05/08/01	\$27,119.76	06/27/01	50
228	05/07/01	\$27,296.47	06/27/01	51
196	03/02/01	\$28,339.20	07/12/01	132
230	05/11/01	\$30,142.36	07/12/01	62
234	05/18/01	\$28,194.67	07/13/01	56
232	05/15/01	\$27,834.41	07/13/01	59
233	05/15/01	\$28,262.65	07/13/01	59
231	05/14/01	\$28,713.68		
227	05/01/01	\$23,879.47		
220	04/10/01	\$30,659.92		
213	03/27/01	\$28,795.94		
103	08/15/00	\$28,153.44		
		\$1,137,479.51		

TOTAL

111 113 112 114 116

FIG. 14 (a)

BEST AVAILABLE COPY

Fig. 15

	<u>Invoice #</u>	<u>Prov. Date</u>	<u>Inv. Amt.</u>	<u>Pmt. Date</u>	<u>Pmt. Time</u>
removed	149	11/28/00	\$28,340.31	12/08/00	10
removed	165	01/10/01	\$23,679.06	01/22/01	12
removed	129	10/27/00	\$29,657.08	02/05/01	101
removed	113	09/14/00	\$27,175.68	01/03/01	111
			\$108,852.13		

	<u>Invoice #</u>	<u>Prov. Date</u>	<u>Inv. Amt.</u>	<u>Pmt. Date</u>	<u>Pmt. Time</u>	
	106	08/22/00	\$25,664.31	09/22/00	31	1
	115	09/21/00	\$28,620.10	10/23/00	32	2
102(TYP)	119	09/29/00	\$27,441.10	10/31/00	32	3
	190	02/22/01	\$26,115.76	03/27/01	33	4
	114	09/19/00	\$28,114.14	10/23/00	34	5
	188	02/20/01	\$27,265.65	03/27/01	35	6
	195	03/02/01	\$28,694.09	04/06/01	35	7
	108	08/24/00	\$30,740.06	09/29/00	36	8
	104	08/16/00	\$28,320.36	09/22/00	37	9
	193	02/26/01	\$26,472.15	04/04/01	37	10
	109	08/28/00	\$28,153.44	10/05/00	38	11
	186	02/18/01	\$22,909.31	03/28/01	38	12
	105	08/21/00	\$28,339.00	09/29/00	39	13
	185	02/17/01	\$29,576.48	03/28/01	39	14
	192	02/24/01	\$28,462.94	04/04/01	39	15
	125	10/16/00	\$30,677.76	12/18/00	63	83
	132	10/31/00	\$30,885.35	01/02/01	63	84
	150	11/28/00	\$23,105.43	01/31/01	64	85
	128	10/26/00	\$26,517.03	01/02/01	68	86
	140	11/16/00	\$27,177.61	01/23/01	68	87
	127	10/25/00	\$27,480.16	01/02/01	69	88
	138	11/14/00	\$30,180.86	01/22/01	69	89
	133	11/01/00	\$30,012.54	01/17/01	77	90
	136	11/10/00	\$30,466.95	02/01/01	83	91
	111	113	112	114	116	

\$2,514,281.04

4,499

Average

49.44

303

Payment Time Range 31-83 days

302

	<u>Invoice #</u>	<u>Prov. Dat</u>	<u>Inv. Amt</u>	<u>Pmt. Date</u>	<u>Pmt. Tim</u>
removed	231	05/14/01	\$28,713.68		-37025
removed	227	05/01/01	\$23,879.47		-37012
removed	220	04/10/01	\$30,659.92		-36991
removed	213	03/27/01	\$28,795.94		-36977
removed	103	08/15/00	\$28,153.44		-36753
removed	184	02/15/01	\$26,618.43	06/15/01	120
removed	196	03/02/01	\$28,339.20	07/12/01	132
			\$195,160.08		

Fig. 15(a)

102 (TYP)

<u>Invoice #</u>	<u>Prov. Date</u>	<u>Inv. Amt</u>	<u>Pmt. Date</u>	<u>Pmt. Time</u>	
215	04/06/01	\$30,133.84	05/15/01	39	1
216	04/06/01	\$31,218.65	05/15/01	39	2
200	03/10/01	\$28,261.58	04/23/01	44	3
223	04/23/01	\$29,549.53	06/06/01	44	4
222	04/17/01	\$29,426.40	06/01/01	45	5
226	04/30/01	\$30,333.17	06/15/01	46	6
207	03/16/01	\$24,132.60	05/03/01	48	7
211	03/23/01	\$27,651.37	05/10/01	48	8
201	03/12/01	\$26,032.76	04/30/01	49	9
202	03/12/01	\$30,807.00	04/30/01	49	10
203	03/12/01	\$29,673.00	04/30/01	49	11
204	03/12/01	\$27,748.58	04/30/01	49	12
205	03/12/01	\$28,339.20	04/30/01	49	13
214	03/27/01	\$27,679.92	05/15/01	49	14
217	04/06/01	\$27,603.45	05/25/01	49	15
218	04/06/01	\$28,314.87	05/25/01	49	16
210	03/21/01	\$25,251.12	05/10/01	50	17
229	05/08/01	\$27,119.76	06/27/01	50	18
206	03/13/01	\$28,130.13	05/03/01	51	19
209	03/20/01	\$25,363.77	05/10/01	51	20
212	03/25/01	\$32,072.86	05/15/01	51	21
228	05/07/01	\$27,296.47	06/27/01	51	22
208	03/16/01	\$27,837.09	05/07/01	52	23
224	04/26/01	\$27,384.91	06/21/01	56	24
225	04/26/01	\$31,097.63	06/21/01	56	25
234	05/18/01	\$28,194.67	07/13/01	56	26
219	04/10/01	\$30,688.69	06/06/01	57	27
221	04/16/01	\$29,812.99	06/13/01	58	28
232	05/15/01	\$27,834.41	07/13/01	59	29
233	05/15/01	\$28,262.65	07/13/01	59	30
230	05/11/01	\$30,142.36	07/12/01	62	31
199	03/10/01	\$26,556.00	05/19/01	70	32
187	02/20/01	\$32,368.00	05/26/01	95	33
111	113	112	114	116	
		\$942,319.43		1,729	

Average 52.39 ← 303
Payment Time Range 39-95 days ← 302

**Comparison of Payment Time Averages and Payment Time Ranges
for pre-Preference and Preference Periods**

Fig. 16

	Payment Time <u>Average</u>	Payment Time <u>Range</u>
Pre-Preference Period	49	31-83 days
Preference Period	52	39-95 days

303

302

Ordinary Course of Business

Preference Period Data after applying OCB Defense in General Terms

Fig. 17

		A	B	C	D	E	F	G	H	I	J
Column: Rows: 21 22 23 24 25 26 27 28 29	A										
	B										
	C										
	D										
	E										
	F										
	G										
	H										
	I										
	J										
102(TYP) →	Invoice #	Prov. Date	Inv. Amt	Pmt. Date	Pmt. Time	No OCB	Day Spread	Day Spread	Day Spread	Day Spread	Day Spread
	Char.	Date	Val.	Date	Form.	\$0.00	0	1	2	3	
	Char.	Date	Val.	Date	Form.	\$0.00	Form.	Form.	Form.	Form.	
	Char.	Date	Val.	Date	Form.	\$0.00	Form.	Form.	Form.	Form.	
	Char.	Date	Val.	Date	Form.	\$0.00	Form.	Form.	Form.	Form.	
	Char.	Date	Val.	Date	Form.	\$0.00	Form.	Form.	Form.	Form.	
	Char.	Date	Val.	Date	Form.	\$0.00	Form.	Form.	Form.	Form.	
	Char.	Date	Val.	Date	Form.	\$0.00	Form.	Form.	Form.	Form.	
	Char.	Date	Val.	Date	Form.	\$0.00	Form.	Form.	Form.	Form.	
	Char.	Date	Val.	Date	Form.	\$0.00	Form.	Form.	Form.	Form.	

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Ordinary Course of Business

Preference Period Data after applying OCB Defense showing formulas

Fig. 18

	A	B	C	D	E	F	G	H	I	J
Column:										
Rows:										
21	A	B	C	D	E	F	G	H	I	J
22					Assumed Payment Time					
23					Lower end of OCB Protected Range	+G21-G28	+H21-H28	+I21-I28	+J21-J28	
24					Upper end of OCB Protected Range	+G21+G28	+H21+H28	+I21+I28	+J21+J28	
25										
26										
27										
28	Invoice #	Prov. Date	Inv. Amt.	Pmt. Date	Pmt. Time	No OCB	Day Spread	Day Spread	Day Spread	Day Spread
29	226	04/30/01	\$30,333.17	06/15/01	+D29-829		0	+G28+1	+H28+1	+I28+1
30	207	03/16/01	\$24,132.60	05/03/01	+D30-830	\$0.00	Form. G29	Form.	Form.	Form.
31	211	03/23/01	\$27,651.37	05/10/01	+D31-831	\$0.00	Form.	Form.	Form. I31	Form.
32	201	03/12/01	\$28,032.76	04/30/01	+D32-832	\$0.00	Form.	Form.	Form.	Form.
111	113	112	114	116						

FIG. 19

Full presentation of Preference Period Data after applying OCB Defense using sample actual values

Ordinary Course of Business										No OCB										Colun									
Invoice #	Prov. Date	Inv. Amt.	Pmt. Date	Pmt. Time	Assumed Payment Time	Lower end of OCB Protected Range	Upper end of OCB Protected Range	Day	Spread	Day	Spread	Day	Spread	Day	Spread	Day	Spread	Day	Spread	Day	Spread	Day	Spread	Day	Spread	Day	Spread	Day	Spread
215	04/08/01	\$30,133.84	05/15/01	39	\$0.00	\$0.00	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00
216	04/08/01	\$31,218.65	05/15/01	39	\$0.00	\$0.00	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00
200	03/10/01	\$28,261.58	04/23/01	44	\$0.00	\$0.00	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00
223	04/23/01	\$29,549.53	09/06/01	44	\$0.00	\$0.00	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00
222	04/17/01	\$29,428.40	08/01/01	43	\$0.00	\$0.00	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00
228	04/30/01	\$30,333.17	08/15/01	46	\$0.00	\$0.00	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00
207	03/16/01	\$24,132.60	05/03/01	48	\$0.00	\$0.00	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00
211	03/23/01	\$27,651.37	05/10/01	48	\$0.00	\$0.00	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00
201	03/12/01	\$28,032.76	04/30/01	49	\$0.00	\$0.00	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00
202	03/12/01	\$30,807.00	04/30/01	49	\$0.00	\$0.00	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00
203	03/12/01	\$29,873.00	04/30/01	49	\$0.00	\$0.00	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00
204	03/12/01	\$27,748.58	04/30/01	49	\$0.00	\$0.00	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00
205	03/12/01	\$28,339.20	04/30/01	49	\$0.00	\$0.00	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00
214	03/27/01	\$27,679.92	05/15/01	49	\$0.00	\$0.00	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00
217	04/08/01	\$28,314.87	05/25/01	49	\$0.00	\$0.00	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00
210	03/21/01	\$25,251.12	05/10/01	50	\$0.00	\$0.00	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00
229	03/08/01	\$27,119.78	08/27/01	50	\$0.00	\$0.00	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00
209	03/20/01	\$25,363.77	05/10/01	51	\$0.00	\$0.00	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00
212	03/23/01	\$32,072.86	05/15/01	51	\$0.00	\$0.00	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00
228	03/07/01	\$27,296.47	08/27/01	51	\$0.00	\$0.00	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00
208	03/16/01	\$27,637.09	05/07/01	52	\$0.00	\$0.00	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00
224	04/26/01	\$27,354.91	08/21/01	55	\$0.00	\$0.00	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00
225	04/26/01	\$31,097.63	08/21/01	56	\$0.00	\$0.00	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00
234	05/16/01	\$28,194.87	07/13/01	58	\$0.00	\$0.00	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00
219	04/10/01	\$30,888.69	09/06/01	57	\$0.00	\$0.00	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00
221	04/16/01	\$29,812.99	08/13/01	58	\$0.00	\$0.00	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00
232	05/15/01	\$27,834.41	07/13/01	59	\$0.00	\$0.00	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00
233	05/15/01	\$28,262.65	07/13/01	59	\$0.00	\$0.00	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00
230	05/11/01	\$30,142.38	07/12/01	62	\$0.00	\$0.00	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00
199	03/10/01	\$28,556.00	05/19/01	70	\$0.00	\$0.00	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00
187	02/20/01	\$32,568.00	05/26/01	95	\$0.00	\$0.00	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00
184	02/15/01	\$28,618.43	08/15/01	120	\$0.00	\$0.00	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00
186	03/02/01	\$28,339.20	07/12/01	132	\$0.00	\$0.00	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00	49	\$0.00
111	113	112	114	116																									
					Protected by OCB	\$997,277.08	\$997,277.08	\$228,198.78	\$330,353.63	\$443,216.88	\$501,387.12	\$550,613.32	\$608,624.63	\$666,923.43	\$725,082.20	\$771,078.28	\$828,194.87	\$885,310.91	\$942,426.95	\$1,000,000.00	\$1,057,116.78	\$1,114,233.01	\$1,171,349.24	\$1,228,465.47	\$1,285,581.70	\$1,342,697.93	\$1,400,000.00	\$1,457,116.78	\$1,514,233.01
					Not protected by OCB	\$997,277.08	\$997,277.08	\$228,198.78	\$330,353.63	\$443,216.88	\$501,387.12	\$550,613.32	\$608,624.63	\$666,923.43	\$725,082.20	\$771,078.28	\$828,194.87	\$885,310.91	\$942,426.95	\$1,000,000.00	\$1,057,116.78	\$1,114,233.01	\$1,171,349.24	\$1,228,465.47	\$1,285,581.70	\$1,342,697.93	\$1,400,000.00	\$1,457,116.78	\$1,514,233.01

New Value Analysis
Preference Period Data
General Terms

Fig. 20

		A	B	C	D	E	F	G	H	I	J	K	L
Column:	A	Ref #	Invoice #	Prov. Date	Inv. Amt.	Pmt. Date/ Prov. Date	New Value Ref. #	New Value Invoice #	New Value Inv. Amt.	New Value Avail.	New Value Used	New Value Not Used	Exposure
	33	Char.	Char.	Date	Val.	Date	Char.	Char.	Val.	Val.	Form.	Form.	Form.
	34												
Rows:	35												
		111		113		112	503	511	512	516	517	518	

New Value Analysis
Preference Period Data
Formulas

Fig. 21

		A	B	C	D	E	F	G	H	I	J	K	L
Column:		A	B	C	D	E	F	G	H	I	J	K	L
Rows:	33	Ref #	Invoice #	Prov. Date	Inv. Amt.	Pmt. Date/ New Value Prov. Date	New Value Ref. #	New Value Invoice #	New Value Inv. Amt.	New Value Avall.	New Value Used	New Value Not Used	Exposure Form.
	34	1	200	3/10/2001	\$28,261.58	4/17/2001	21	222	\$29,426.40	+H33	Form.	+133-J33	Form.
	35					4/23/2001	22	223	\$29,549.53	+H34	Form.	+134-J34	Form.
						4/23/2001				+H35	Form.	+135-J35	Form.
		111	113	112	114	503	511	512	516	517	518		

Preference Period Data

Ref #	Invoice #	Prov. Date	Inv. Amt.	Post. Date/ New Value Prov. Date	New Value Ref. #	New Value Invoice #	New Value Inv. Amt.	New Value Avail.	New Value Used	New Value Not Used	Exposure
				2/15/2001	25	184	\$26,618.43	\$26,618.43	\$0.00	\$26,618.43	\$0.00
				2/20/2001	20	107	\$32,368.00	\$32,368.00	\$0.00	\$32,368.00	\$0.00
				3/2/2001	31	196	\$28,339.20	\$28,339.20	\$0.00	\$28,339.20	\$0.00
				3/10/2001	1	200	\$28,261.58	\$28,261.58	\$0.00	\$28,261.58	\$0.00
				3/10/2001	17	199	\$26,556.00	\$26,556.00	\$0.00	\$26,556.00	\$0.00
				3/12/2001	2	201	\$26,032.76	\$26,032.76	\$0.00	\$26,032.76	\$0.00
				3/12/2001	3	202	\$30,807.00	\$30,807.00	\$0.00	\$30,807.00	\$0.00
				3/12/2001	4	203	\$29,673.00	\$29,673.00	\$0.00	\$29,673.00	\$0.00
				3/12/2001	5	204	\$27,748.58	\$27,748.58	\$0.00	\$27,748.58	\$0.00
				3/12/2001	6	205	\$28,339.20	\$28,339.20	\$0.00	\$28,339.20	\$0.00
				3/13/2001	0	206	\$28,130.13	\$28,130.13	\$0.00	\$28,130.13	\$0.00
				3/16/2001	7	207	\$24,132.60	\$24,132.60	\$0.00	\$24,132.60	\$0.00
				3/16/2001	9	208	\$27,837.09	\$27,837.09	\$0.00	\$27,837.09	\$0.00
				3/20/2001	12	209	\$25,363.77	\$25,363.77	\$0.00	\$25,363.77	\$0.00
				3/21/2001	11	210	\$25,251.12	\$25,251.12	\$0.00	\$25,251.12	\$0.00
				3/23/2001	10	211	\$27,651.37	\$27,651.37	\$0.00	\$27,651.37	\$0.00
				3/25/2001	16	212	\$32,072.86	\$32,072.86	\$0.00	\$32,072.86	\$0.00
				3/27/2001	15	214	\$27,679.92	\$27,679.92	\$0.00	\$27,679.92	\$0.00
				4/6/2001	13	215	\$30,133.84	\$30,133.84	\$0.00	\$30,133.84	\$0.00
				4/6/2001	14	216	\$31,218.65	\$31,218.65	\$0.00	\$31,218.65	\$0.00
				4/6/2001	10	217	\$27,603.45	\$27,603.45	\$0.00	\$27,603.45	\$0.00
				4/6/2001	19	218	\$28,314.87	\$28,314.87	\$0.00	\$28,314.87	\$0.00
				4/10/2001	23	219	\$30,688.69	\$30,688.69	\$0.00	\$30,688.69	\$0.00
				4/16/2001	24	221	\$29,812.99	\$29,812.99	\$0.00	\$29,812.99	\$0.00
				4/17/2001	21	222	\$29,426.40	\$29,426.40	\$0.00	\$29,426.40	\$0.00
1	200	3/10/2001	\$28,261.58	4/23/2001			\$0.00	\$0.00	\$0.00	\$0.00	\$28,261.58
				4/23/2001	22	223	\$29,549.53	\$29,549.53	\$28,261.58	\$1,287.95	\$0.00
				4/26/2001	27	224	\$27,384.91	\$27,384.91	\$0.00	\$27,384.91	\$0.00
				4/26/2001	28	225	\$31,097.63	\$31,097.63	\$0.00	\$31,097.63	\$0.00
2	201	3/12/2001	\$26,032.76	4/30/2001			\$0.00	\$0.00	\$0.00	\$0.00	\$26,032.76
3	202	3/12/2001	\$30,807.00	4/30/2001			\$0.00	\$0.00	\$0.00	\$0.00	\$30,807.00
4	203	3/12/2001	\$29,673.00	4/30/2001			\$0.00	\$0.00	\$0.00	\$0.00	\$29,673.00
5	204	3/12/2001	\$27,748.58	4/30/2001			\$0.00	\$0.00	\$0.00	\$0.00	\$27,748.58
6	205	3/12/2001	\$28,339.20	4/30/2001			\$0.00	\$0.00	\$0.00	\$0.00	\$28,339.20
				4/30/2001	26	226	\$30,333.17	\$30,333.17	\$30,333.17	\$0.00	\$0.00
				5/1/2001	36	227	\$23,879.47	\$23,879.47	\$23,879.47	\$0.00	\$0.00
8	206	3/13/2001	\$28,130.13	5/3/2001			\$0.00	\$0.00	\$0.00	\$0.00	\$28,130.13
7	207	3/16/2001	\$24,132.60	5/3/2001			\$0.00	\$0.00	\$0.00	\$0.00	\$24,132.60
9	208	3/16/2001	\$27,837.09	5/7/2001			\$0.00	\$0.00	\$0.00	\$0.00	\$27,837.09
				5/7/2001	30	228	\$27,296.47	\$27,296.47	\$27,296.47	\$0.00	\$0.00
				5/8/2001	29	229	\$27,119.76	\$27,119.76	\$27,119.76	\$0.00	\$0.00
12	209	3/20/2001	\$25,363.77	5/10/2001			\$0.00	\$0.00	\$0.00	\$0.00	\$25,363.77
11	210	3/21/2001	\$25,251.12	5/10/2001			\$0.00	\$0.00	\$0.00	\$0.00	\$25,251.12
10	211	3/23/2001	\$27,651.37	5/10/2001			\$0.00	\$0.00	\$0.00	\$0.00	\$27,651.37
				5/11/2001	32	230	\$30,142.36	\$30,142.36	\$30,142.36	\$0.00	\$0.00
				5/14/2001	37	231	\$28,713.68	\$28,713.68	\$28,713.68	\$0.00	\$0.00
16	212	3/25/2001	\$32,072.86	5/15/2001			\$0.00	\$0.00	\$0.00	\$0.00	\$32,072.86
15	214	3/27/2001	\$27,679.92	5/15/2001			\$0.00	\$0.00	\$0.00	\$0.00	\$27,679.92
13	215	4/6/2001	\$30,133.84	5/15/2001			\$0.00	\$0.00	\$0.00	\$0.00	\$30,133.84
14	216	4/6/2001	\$31,218.65	5/15/2001			\$0.00	\$0.00	\$0.00	\$0.00	\$31,218.65
				5/15/2001	34	232	\$27,834.41	\$27,834.41	\$27,834.41	\$0.00	\$0.00
				5/15/2001	35	233	\$28,262.65	\$28,262.65	\$28,262.65	\$0.00	\$0.00
				5/18/2001	33	234	\$28,194.67	\$28,194.67	\$28,194.67	\$0.00	\$0.00
17	199	3/10/2001	\$26,556.00	5/19/2001			\$0.00	\$0.00	\$0.00	\$0.00	\$26,556.00
18	217	4/6/2001	\$27,603.45	5/25/2001			\$0.00	\$0.00	\$0.00	\$0.00	\$27,603.45
19	218	4/6/2001	\$28,314.87	5/25/2001			\$0.00	\$0.00	\$0.00	\$0.00	\$28,314.87
20	187	2/20/2001	\$32,368.00	5/26/2001			\$0.00	\$0.00	\$0.00	\$0.00	\$32,368.00
21	222	4/17/2001	\$29,426.40	6/1/2001			\$0.00	\$0.00	\$0.00	\$0.00	\$29,426.40
23	219	4/10/2001	\$30,688.69	6/6/2001			\$0.00	\$0.00	\$0.00	\$0.00	\$30,688.69
22	223	4/23/2001	\$29,549.53	6/6/2001			\$0.00	\$0.00	\$0.00	\$0.00	\$29,549.53
24	221	4/16/2001	\$29,812.99	6/13/2001			\$0.00	\$0.00	\$0.00	\$0.00	\$29,812.99
25	184	2/15/2001	\$26,618.43	6/15/2001			\$0.00	\$0.00	\$0.00	\$0.00	\$26,618.43
26	226	4/30/2001	\$30,333.17	6/15/2001			\$0.00	\$0.00	\$0.00	\$0.00	\$30,333.17
27	224	4/26/2001	\$27,384.91	6/21/2001			\$0.00	\$0.00	\$0.00	\$0.00	\$27,384.91
28	225	4/26/2001	\$31,097.63	6/21/2001			\$0.00	\$0.00	\$0.00	\$0.00	\$31,097.63
30	228	5/7/2001	\$27,296.47	6/27/2001			\$0.00	\$0.00	\$0.00	\$0.00	\$27,296.47
29	229	5/8/2001	\$27,119.76	6/27/2001			\$0.00	\$0.00	\$0.00	\$0.00	\$27,119.76
31	196	3/2/2001	\$28,339.20	7/12/2001			\$0.00	\$0.00	\$0.00	\$0.00	\$28,339.20
32	230	5/11/2001	\$30,142.36	7/12/2001			\$0.00	\$0.00	\$0.00	\$0.00	\$30,142.36
34	232	5/15/2001	\$27,834.41	7/13/2001			\$0.00	\$0.00	\$0.00	\$0.00	\$27,834.41
35	233	5/15/2001	\$28,262.65	7/13/2001			\$0.00	\$0.00	\$0.00	\$0.00	\$28,262.65
33	234	5/18/2001	\$28,194.67	7/13/2001			\$0.00	\$0.00	\$0.00	\$0.00	\$28,194.67
109	111	113	112	114	503	511	512	516	517	518	
630	7,470		\$997,277.06		703	7,928	\$1,049,870.21	#####	\$280,038.22	\$769,831.99	

New Value Analysis - alternative method of display

Fig. 22 (a)

Invoice #	Prov. Date	Inv. Amt.	Pmt. Date	New Val.	Amt. N.V.	N.V. Date	N.V. Avail.	N.V. Used	N.V. not used	Exposure
184	02/15/01			\$26,618.43		06/15/01				
187	02/20/01			\$32,368.00		05/26/01				
196	03/02/01			\$28,339.20		07/12/01				
200	03/10/01			\$28,261.58		04/23/01				
199	03/10/01			\$26,556.00		05/19/01				
218	04/06/01			\$28,314.87		05/25/01				
219	04/10/01			\$30,688.69		06/06/01				
221	04/16/01			\$29,812.99		06/13/01				
222	04/17/01			\$29,426.40		06/01/01				
200	03/10/01	\$28,261.58	04/23/01				\$29,549.53	\$28,261.58	\$1,287.95	\$28,261.58
223	04/23/01			\$29,549.53		06/06/01		\$0.00	\$27,384.91	\$0.00
224	04/26/01			\$27,384.91		06/21/01		\$0.00	\$31,097.63	\$0.00
225	04/26/01			\$31,097.63		06/21/01		\$0.00	\$30,333.17	\$0.00
226	04/30/01			\$30,333.17		06/15/01		\$0.00		\$26,032.76
201	03/12/01	\$26,032.76	04/30/01							\$56,839.76
202	03/12/01	\$30,807.00	04/30/01							\$86,512.76
203	03/12/01	\$29,673.00	04/30/01							\$114,261.34
204	03/12/01	\$27,748.58	04/30/01							\$142,600.54
205	03/12/01	\$28,339.20	04/30/01							\$142,853.67
227	03/16/01	\$24,132.60	05/03/01		\$23,879.47		\$23,879.47	\$23,879.47	\$0.00	\$118,721.07
207	03/13/01	\$28,130.13	05/03/01							\$170,983.80
206	03/16/01	\$27,837.09	05/07/01							\$198,820.89
208										\$171,524.42
228	03/23/01	\$27,651.37	05/10/01		\$27,296.47	06/27/01	\$27,296.47	\$27,296.47	\$0.00	\$144,404.66
229	05/08/01			\$27,119.76		06/27/01	\$27,119.76	\$27,119.76	\$0.00	\$172,056.03
211										\$197,307.15
210	03/21/01	\$25,251.12	05/10/01							
228	05/07/01	\$27,296.47	06/27/01							\$27,296.47
196	03/02/01	\$28,339.20	07/12/01							\$55,635.67
230	05/11/01	\$30,142.36	07/12/01							\$85,778.03
234	05/18/01	\$28,194.67	07/13/01							\$113,972.70
232	05/15/01	\$27,834.41	07/13/01							\$141,807.11
233	05/15/01	\$28,262.65	07/13/01							\$170,069.76
111	113	112	114	511	512	514	516	517	518	
		\$997,277.06			\$1,049,870.21		\$339,808.71	\$249,705.05		\$90,103.66

Combined OCB Defense and SNV Defense
General Terms

Fig. 23

Column:	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P
Row:																
2																
3																
4																
5																
...																
44																
45																
46																
47																

Fig. 24

Invoice #	Prov. Date	Inv. Amt.	Pmt. Date	Pmt. Time	
1	200	3/10/2001	\$28,261.58	4/23/2001	44
2	201	3/12/2001	\$26,032.76	4/30/2001	49
3	202	3/12/2001	\$30,807.00	4/30/2001	49
4	203	3/12/2001	\$29,673.00	4/30/2001	49
5	204	3/12/2001	\$27,748.58	4/30/2001	49
6	205	3/12/2001	\$28,339.20	4/30/2001	49
7	207	3/16/2001	\$24,132.60	5/3/2001	48
8	206	3/13/2001	\$28,130.13	5/3/2001	51
9	208	3/16/2001	\$27,837.09	5/7/2001	52
10	211	3/23/2001	\$27,651.37	5/10/2001	48
11	210	3/21/2001	\$25,251.12	5/10/2001	50
12	209	3/20/2001	\$25,363.77	5/10/2001	51
13	215	4/6/2001	\$30,133.84	5/15/2001	39
14	216	4/6/2001	\$31,218.65	5/15/2001	39
15	214	3/27/2001	\$27,679.92	5/15/2001	49
16	212	3/25/2001	\$32,072.86	5/15/2001	51
17	199	3/10/2001	\$26,556.00	5/19/2001	70
18	217	4/6/2001	\$27,603.45	5/25/2001	49
19	218	4/6/2001	\$28,314.87	5/25/2001	49
20	187	2/20/2001	\$32,368.00	5/26/2001	95
21	222	4/17/2001	\$29,426.40	6/1/2001	45
22	223	4/23/2001	\$29,549.53	6/6/2001	44
23	219	4/10/2001	\$30,688.69	6/6/2001	57
24	221	4/16/2001	\$29,812.99	6/13/2001	58
25	184	2/15/2001	\$26,618.43	6/15/2001	120
26	226	4/30/2001	\$30,333.17	6/15/2001	46
27	224	4/26/2001	\$27,384.91	6/21/2001	56
28	225	4/26/2001	\$31,097.63	6/21/2001	56
29	229	5/8/2001	\$27,119.76	6/27/2001	50
30	228	5/7/2001	\$27,296.47	6/27/2001	51
31	196	3/2/2001	\$28,339.20	7/12/2001	132
32	230	5/11/2001	\$30,142.36	7/12/2001	62
33	234	5/18/2001	\$28,194.67	7/13/2001	56
34	232	5/15/2001	\$27,834.41	7/13/2001	59
35	233	5/15/2001	\$28,262.65	7/13/2001	59
111	113	112	114	116	

Fig. 24

Total Preference Payments \$997,277.06

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Fig. 25

	Invoice #	Prov. Date	Inv. Amt.	Pmt. Date	Pmt. Time
1	200	3/10/2001	\$28,261.58	4/23/2001	44
2	201	3/12/2001	\$26,032.76	4/30/2001	49
3	202	3/12/2001	\$30,807.00	4/30/2001	49
4	203	3/12/2001	\$29,673.00	4/30/2001	49
5	204	3/12/2001	\$27,748.58	4/30/2001	49
6	205	3/12/2001	\$28,339.20	4/30/2001	49
7	207	3/16/2001	\$24,132.60	5/3/2001	48
8	206	3/13/2001	\$28,130.13	5/3/2001	51
9	208	3/16/2001	\$27,837.09	5/7/2001	52
10	211	3/23/2001	\$27,651.37	5/10/2001	48
11	210	3/21/2001	\$25,251.12	5/10/2001	50
12	209	3/20/2001	\$25,363.77	5/10/2001	51
13	215	4/6/2001	\$30,133.84	5/15/2001	39
14	216	4/6/2001	\$31,218.65	5/15/2001	39
15	214	3/27/2001	\$27,679.92	5/15/2001	49
16	212	3/25/2001	\$32,072.86	5/15/2001	51
17	199	3/10/2001	\$26,556.00	5/19/2001	70
18	217	4/6/2001	\$27,603.45	5/25/2001	49
19	218	4/6/2001	\$28,314.87	5/25/2001	49
20	187	2/20/2001	\$32,368.00	5/26/2001	95
21	222	4/17/2001	\$29,426.40	6/1/2001	45
22	223	4/23/2001	\$29,549.53	6/6/2001	44
23	219	4/10/2001	\$30,688.69	6/6/2001	57
24	221	4/16/2001	\$29,812.99	6/13/2001	58
25	184	2/15/2001	\$26,618.43	6/15/2001	120
26	226	4/30/2001	\$30,333.17	6/15/2001	46
27	224	4/26/2001	\$27,384.91	6/21/2001	56
28	225	4/26/2001	\$31,097.63	6/21/2001	56
29	229	5/8/2001	\$27,119.76	6/27/2001	50
30	228	5/7/2001	\$27,296.47	6/27/2001	51
31	196	3/2/2001	\$28,339.20	7/12/2001	132
32	230	5/11/2001	\$30,142.36	7/12/2001	62
33	234	5/18/2001	\$28,194.67	7/13/2001	56
34	232	5/15/2001	\$27,834.41	7/13/2001	59
35	233	5/15/2001	\$28,262.65	7/13/2001	59
36	231	5/14/2001	\$28,713.68		
37	227	5/1/2001	\$23,879.47		

111

113

112

114

116

New Value Provided \$1,049,870.21

New Value Provided \$1,049,870.21
 Combined OCB Defense and SNV Defense
 Full Presentation of Preference Period data after applying OCB and SNV Defenses
 using sample actual values

Assumed Payment Time 49 <-404
 Day Spread 5 <-403
 Lower end of OCB Protected Range 44
 Upper end of OCB Protected Range 54

Fig. 26(a)

Ref. #	Invoice #	Prov. Date	Inv. Amt.	Pmt. Date/ New Value Prov. Date	Payment Time	New Value Ref. #	New Value Invoice #	New Value Inv. Amt.	New Value Pmt. Date	New Value Pmt. Time	Protected by OCB	New Value Avail.	New Value Used	New Value Not Used	Exposure
				2/15/2001		25	184	\$28,618.43	6/15/2001	120	\$0.00	\$28,618.43	\$0.00	\$28,618.43	\$0.00
				2/20/2001		20	187	\$32,368.00	5/28/2001	95	\$0.00	\$32,368.00	\$0.00	\$32,368.00	\$0.00
				3/2/2001		21	196	\$28,339.20	7/12/2001	132	\$0.00	\$28,339.20	\$0.00	\$28,339.20	\$0.00
				3/10/2001		1	200	\$28,261.58	4/23/2001	44	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
				3/10/2001		17	199	\$28,556.00	5/19/2001	70	\$0.00	\$28,556.00	\$0.00	\$28,556.00	\$0.00
				3/12/2001		2	201	\$26,032.76	4/30/2001	49	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
				3/12/2001		3	202	\$30,807.00	4/30/2001	49	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
				3/12/2001		4	203	\$29,673.00	4/30/2001	49	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
				3/12/2001		5	204	\$27,748.58	4/30/2001	49	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
				3/12/2001		8	205	\$28,339.20	4/30/2001	49	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
				3/13/2001		8	206	\$28,130.13	5/3/2001	51	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
				3/16/2001		7	207	\$24,132.60	5/3/2001	48	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
				3/16/2001		9	208	\$27,837.09	5/7/2001	52	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
				3/20/2001		12	209	\$25,363.77	5/10/2001	50	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
				3/21/2001		11	210	\$25,251.12	5/10/2001	50	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
				3/23/2001		10	211	\$27,651.37	5/10/2001	48	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
				3/23/2001		16	212	\$32,072.86	5/15/2001	51	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
				3/27/2001		15	214	\$27,679.92	5/15/2001	49	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
				4/6/2001		13	215	\$30,133.84	5/15/2001	39	\$0.00	\$30,133.84	\$0.00	\$30,133.84	\$0.00
				4/6/2001		14	216	\$31,218.65	5/15/2001	39	\$0.00	\$31,218.65	\$0.00	\$31,218.65	\$0.00
				4/6/2001		18	217	\$27,603.45	5/25/2001	49	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
				4/6/2001		19	218	\$28,314.87	5/25/2001	49	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
				4/10/2001		23	219	\$30,688.69	6/6/2001	57	\$0.00	\$30,688.69	\$0.00	\$30,688.69	\$0.00
				4/16/2001		24	221	\$29,812.89	6/13/2001	58	\$0.00	\$29,812.89	\$0.00	\$29,812.89	\$0.00
				4/17/2001		21	222	\$28,426.40	6/1/2001	45	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
1	200	3/10/2001	\$28,261.58	4/23/2001	44				6/1/2001	45	\$28,261.58	\$0.00	\$0.00	\$0.00	\$0.00
				4/23/2001		22	223	\$29,549.53	6/6/2001	44	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
				4/26/2001		27	224	\$27,384.91	6/21/2001	56	\$0.00	\$27,384.91	\$0.00	\$27,384.91	\$0.00
				4/26/2001		28	225	\$31,097.63	6/21/2001	56	\$0.00	\$31,097.63	\$0.00	\$31,097.63	\$0.00
2	201	3/12/2001	\$26,032.76	4/30/2001	49				6/21/2001	56	\$26,032.76	\$0.00	\$0.00	\$0.00	\$0.00
3	202	3/12/2001	\$30,807.00	4/30/2001	49						\$30,807.00	\$0.00	\$0.00	\$0.00	\$0.00
4	203	3/12/2001	\$29,673.00	4/30/2001	49						\$29,673.00	\$0.00	\$0.00	\$0.00	\$0.00
5	204	3/12/2001	\$27,748.58	4/30/2001	49						\$27,748.58	\$0.00	\$0.00	\$0.00	\$0.00
6	205	3/12/2001	\$28,339.20	4/30/2001	49						\$28,339.20	\$0.00	\$0.00	\$0.00	\$0.00
				4/30/2001		28	226	\$30,333.17	6/15/2001	48	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
				5/1/2001		37	227	\$23,879.47		n/a	\$0.00	\$23,879.47	\$0.00	\$23,879.47	\$0.00
8	206	3/13/2001	\$28,130.13	5/3/2001	51						\$28,130.13	\$0.00	\$0.00	\$0.00	\$0.00
7	207	3/16/2001	\$24,132.60	5/3/2001	48						\$24,132.60	\$0.00	\$0.00	\$0.00	\$0.00
9	208	3/16/2001	\$27,837.09	5/7/2001	52						\$27,837.09	\$0.00	\$0.00	\$0.00	\$0.00
				5/8/2001		30	228	\$27,296.47	6/27/2001	51	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
				5/8/2001		29	229	\$27,119.76	6/27/2001	50	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
12	209	3/20/2001	\$25,363.77	5/10/2001	51						\$25,363.77	\$0.00	\$0.00	\$0.00	\$0.00
11	210	3/21/2001	\$25,251.12	5/10/2001	50						\$25,251.12	\$0.00	\$0.00	\$0.00	\$0.00
10	211	3/23/2001	\$27,651.37	5/10/2001	48						\$27,651.37	\$0.00	\$0.00	\$0.00	\$0.00
				5/11/2001		32	230	\$30,142.36	7/12/2001	62	\$0.00	\$30,142.36	\$0.00	\$30,142.36	\$0.00
				5/11/2001		38	231	\$28,713.68		n/a	\$0.00	\$28,713.68	\$0.00	\$28,713.68	\$0.00
16	212	3/25/2001	\$32,072.86	5/15/2001	51						\$32,072.86	\$0.00	\$0.00	\$0.00	\$0.00
15	214	3/27/2001	\$27,679.92	5/15/2001	49						\$27,679.92	\$0.00	\$0.00	\$0.00	\$0.00
13	215	4/6/2001	\$30,133.84	5/15/2001	39						\$0.00	\$0.00	\$0.00	\$0.00	\$30,133.84
14	216	4/6/2001	\$31,218.65	5/15/2001	39						\$0.00	\$0.00	\$0.00	\$0.00	\$31,218.65
				5/15/2001		34	232	\$27,834.41	7/13/2001	59	\$0.00	\$27,834.41	\$27,834.41	\$0.00	\$0.00
				5/15/2001		35	233	\$28,262.65	7/13/2001	59	\$0.00	\$28,262.65	\$28,262.65	\$0.00	\$0.00
				5/18/2001		33	234	\$28,194.67	7/13/2001	56	\$0.00	\$28,194.67	\$5,255.43	\$22,939.24	\$0.00
17	199	3/10/2001	\$28,556.00	5/19/2001	70						\$0.00	\$0.00	\$0.00	\$0.00	\$28,556.00
18	217	4/6/2001	\$27,603.45	5/25/2001	49						\$27,603.45	\$0.00	\$0.00	\$0.00	\$27,603.45
19	218	4/6/2001	\$28,314.87	5/25/2001	49						\$28,314.87	\$0.00	\$0.00	\$0.00	\$28,314.87
20	187	2/20/2001	\$32,368.00	5/28/2001	95						\$0.00	\$0.00	\$0.00	\$0.00	\$32,368.00
21	222	4/17/2001	\$29,426.40	6/1/2001	45						\$29,426.40	\$0.00	\$0.00	\$0.00	\$29,426.40
23	219	4/10/2001	\$30,688.69	6/6/2001	57						\$0.00	\$0.00	\$0.00	\$0.00	\$30,688.69
22	223	4/23/2001	\$29,549.53	6/6/2001	44						\$29,549.53	\$0.00	\$0.00	\$0.00	\$29,549.53
24	221	4/16/2001	\$29,812.89	6/13/2001	58						\$0.00	\$0.00	\$0.00	\$0.00	\$29,812.89
25	184	2/15/2001	\$28,618.43	6/15/2001	120						\$0.00	\$0.00	\$0.00	\$0.00	\$28,618.43
26	226	4/30/2001	\$30,333.17	6/15/2001	48						\$30,333.17	\$0.00	\$0.00	\$0.00	\$30,333.17
27	224	4/26/2001	\$27,384.91	6/21/2001	56						\$0.00	\$0.00	\$0.00	\$0.00	\$27,384.91
28	225	4/26/2001	\$31,097.63	6/21/2001	56						\$0.00	\$0.00	\$0.00	\$0.00	\$31,097.63
30	228	5/7/2001	\$27,296.47	6/27/2001	51						\$27,296.47	\$0.00	\$0.00	\$0.00	\$27,296.47
29	229	5/8/2001	\$27,119.76	6/27/2001	50						\$27,119.76	\$0.00	\$0.00	\$0.00	\$27,119.76
31	186	3/2/2001	\$28,339.20	7/12/2001	132						\$0.00	\$0.00	\$0.00	\$0.00	\$28,339.20
32	230	5/11/2001	\$30,142.36	7/12/2001	62						\$0.00	\$0.00	\$0.00	\$0.00	\$30,142.36
34	232	5/15/2001	\$27,834.41	7/13/2001	59						\$0.00	\$0.00	\$0.00	\$0.00	\$27,834.41
35	233	5/15/2001	\$28,262.65	7/13/2001	59						\$0.00	\$0.00	\$0.00	\$0.00	\$28,262.65
33	234	5/18/2001	\$28,194.67	7/13/2001	56						\$0.00	\$0.00	\$0.00	\$0.00	\$28,194.67
111	113	112	114	116	503	511	512	514	616	611	516	517	518		
109			\$997,277.06					\$1,049,870.21			\$588,624.63	\$461,245.58	\$61,352.49	\$399,893.09	

Fig. 26(b)

44 <-404
3 <-403
45
47 .

109

\$997,277.08

\$1,049,870.21

\$117,570.68

\$932,299.53

\$221,443.47

710,856.06

Fig. 28 (c)

Assumed Payment Time	43	<-404
Day Spread	10	<-403
Lower end of OCB Protected Range	38	
Upper end of OCB Protected Range	58	

Upper end of OCB Protected Range															
Ref #	Invoice #	Prov. Date	Inv. Amt.	Pmt. Date/ New Value Prov. Date	Payment Time	New Value Ref. #	New Value Invoice #	New Value Inv. Amt.	New Value Pmt. Date	New Value Pmt. Time	Protected by OCB	New Value Avail.	New Value Used	New Value Not Used	Exposure
				2/15/2001		25	184	\$28,618.43	6/15/2001	120	\$0.00	\$28,618.43	\$0.00	\$28,618.43	\$0.00
				2/20/2001		20	187	\$32,368.00	5/26/2001	85	\$0.00	\$32,368.00	\$0.00	\$32,368.00	\$0.00
				3/2/2001		31	196	\$28,339.20	7/12/2001	132	\$0.00	\$28,339.20	\$0.00	\$28,339.20	\$0.00
				3/10/2001		1	200	\$28,261.58	4/23/2001	44	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
				3/10/2001		17	199	\$28,556.00	5/19/2001	70	\$0.00	\$28,556.00	\$0.00	\$28,556.00	\$0.00
				3/12/2001		2	201	\$28,032.76	4/30/2001	49	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
				3/12/2001		3	202	\$30,807.00	4/30/2001	49	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
				3/12/2001		4	203	\$29,673.00	4/30/2001	49	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
				3/12/2001		5	204	\$27,748.58	4/30/2001	49	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
				3/12/2001		6	205	\$28,339.20	4/30/2001	49	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
				3/13/2001		8	206	\$28,130.13	5/3/2001	51	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
				3/16/2001		7	207	\$24,132.60	5/3/2001	48	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
				3/16/2001		9	208	\$27,837.09	5/7/2001	52	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
				3/20/2001		12	209	\$25,363.77	5/10/2001	51	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
				3/21/2001		11	210	\$25,251.12	5/10/2001	50	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
				3/23/2001		10	211	\$27,651.37	5/10/2001	48	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
				3/25/2001		16	212	\$32,072.88	5/15/2001	51	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
				3/27/2001		15	214	\$27,679.82	5/15/2001	49	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
				4/6/2001		13	215	\$30,133.84	5/15/2001	39	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
				4/6/2001		14	216	\$31,218.65	5/15/2001	39	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
				4/6/2001		18	217	\$27,603.45	6/25/2001	49	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
				4/6/2001		19	218	\$28,314.87	5/25/2001	49	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
				4/10/2001		23	219	\$30,688.69	6/6/2001	57	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
				4/16/2001		24	221	\$29,812.98	6/13/2001	58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
				4/17/2001		21	222	\$29,426.40	6/7/2001	45	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
1	200	3/10/2001	\$28,261.58	4/23/2001	44						\$28,261.58	\$0.00	\$0.00	\$0.00	\$0.00
				4/23/2001		22	223	\$29,549.53	6/6/2001	44	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
				4/26/2001		27	224	\$27,384.91	6/21/2001	56	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
				4/26/2001		28	225	\$31,097.63	6/21/2001	56	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2	201	3/12/2001	\$28,032.76	4/30/2001	49						\$28,032.76	\$0.00	\$0.00	\$0.00	\$0.00
3	202	3/12/2001	\$30,807.00	4/30/2001	49						\$30,807.00	\$0.00	\$0.00	\$0.00	\$0.00
4	203	3/12/2001	\$29,673.00	4/30/2001	49						\$29,673.00	\$0.00	\$0.00	\$0.00	\$0.00
5	204	3/12/2001	\$27,748.58	4/30/2001	49						\$27,748.58	\$0.00	\$0.00	\$0.00	\$0.00
6	205	3/12/2001	\$28,339.20	4/30/2001	49						\$28,339.20	\$0.00	\$0.00	\$0.00	\$0.00
				4/30/2001		28	226	\$30,333.17	6/15/2001	46	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
				5/1/2001		37	227	\$23,879.47		n/a	\$0.00	\$23,879.47	\$0.00	\$23,879.47	\$0.00
8	206	3/13/2001	\$28,130.13	5/3/2001	51						\$28,130.13	\$0.00	\$0.00	\$0.00	\$0.00
7	207	3/16/2001	\$24,132.60	5/3/2001	48						\$24,132.60	\$0.00	\$0.00	\$0.00	\$0.00
9	208	3/16/2001	\$27,837.09	5/7/2001	52						\$27,837.09	\$0.00	\$0.00	\$0.00	\$0.00
				5/7/2001		30	228	\$27,296.47	6/27/2001	51	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
				5/8/2001		29	229	\$27,119.76	6/27/2001	50	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
12	209	3/20/2001	\$25,363.77	5/10/2001	51						\$25,363.77	\$0.00	\$0.00	\$0.00	\$0.00
11	210	3/21/2001	\$25,251.12	5/10/2001	50						\$25,251.12	\$0.00	\$0.00	\$0.00	\$0.00
10	211	3/23/2001	\$27,651.37	5/10/2001	48						\$27,651.37	\$0.00	\$0.00	\$0.00	\$0.00
				5/11/2001		32	230	\$30,142.36	7/12/2001	62	\$0.00	\$30,142.36	\$0.00	\$30,142.36	\$0.00
				5/14/2001		38	231	\$28,713.68		n/a	\$0.00	\$28,713.68	\$0.00	\$28,713.68	\$0.00
16	212	3/25/2001	\$32,072.88	5/15/2001	51						\$32,072.88	\$0.00	\$0.00	\$0.00	\$0.00
15	214	3/27/2001	\$27,679.82	5/15/2001	49						\$27,679.82	\$0.00	\$0.00	\$0.00	\$0.00
13	215	4/6/2001	\$30,133.84	5/15/2001	39						\$30,133.84	\$0.00	\$0.00	\$0.00	\$0.00
14	216	4/6/2001	\$31,218.65	5/15/2001	39						\$31,218.65	\$0.00	\$0.00	\$0.00	\$0.00
				5/15/2001		34	232	\$27,834.41	7/13/2001	59	\$0.00	\$27,834.41	\$0.00	\$27,834.41	\$0.00
				5/15/2001		35	233	\$28,262.65	7/13/2001	59	\$0.00	\$28,262.65	\$0.00	\$28,262.65	\$0.00
				5/18/2001		33	234	\$28,194.67	7/13/2001	56	\$0.00	\$0.00	\$0.00	\$0.00	\$28,556.00
				5/19/2001							\$0.00	\$0.00	\$0.00	\$0.00	\$28,556.00
17	199	3/10/2001	\$28,556.00	5/19/2001	70						\$28,556.00	\$0.00	\$0.00	\$0.00	\$28,556.00
18	217	4/6/2001	\$27,603.45	5/25/2001	49						\$27,603.45	\$0.00	\$0.00	\$0.00	\$28,556.00
19	218	4/6/2001	\$28,314.87	5/25/2001	49						\$28,314.87	\$0.00	\$0.00	\$0.00	\$58,924.00
20	187	2/20/2001	\$32,368.00	5/26/2001	85						\$0.00	\$0.00	\$0.00	\$0.00	\$58,924.00
21	222	4/17/2001	\$29,426.40	6/7/2001	45						\$29,426.40	\$0.00	\$0.00	\$0.00	\$58,924.00
23	219	4/10/2001	\$30,688.69	6/6/2001	57						\$30,688.69	\$0.00	\$0.00	\$0.00	\$58,924.00
22	223	4/23/2001	\$29,549.53	6/6/2001	44						\$29,549.53	\$0.00	\$0.00	\$0.00	\$58,924.00
24	221	4/16/2001	\$29,812.98	6/13/2001	58						\$29,812.98	\$0.00	\$0.00	\$0.00	\$58,924.00
25	184	2/15/2001	\$28,618.43	6/15/2001	120						\$0.00	\$0.00	\$0.00	\$0.00	\$85,542.43
26	228	4/30/2001	\$30,333.17	6/15/2001	46						\$30,333.17	\$0.00	\$0.00	\$0.00	\$85,542.43
27	224	4/26/2001	\$27,384.91	6/21/2001	56						\$27,384.91	\$0.00	\$0.00	\$0.00	\$85,542.43
28	225	4/26/2001	\$31,097.63	6/21/2001	56						\$31,097.63	\$0.00	\$0.00	\$0.00	\$85,542.43
30	226	5/7/2001	\$27,296.47	6/27/2001	51						\$27,296.47	\$0.00	\$0.00	\$0.00	\$85,542.43
29	229	5/8/2001	\$27,119.76	6/27/2001	50						\$27,119.76	\$0.00	\$0.00	\$0.00	\$113,881.63
31	196	3/2/2001	\$28,339.20	7/12/2001	132						\$0.00	\$0.00	\$0.00	\$0.00	\$144,023.99
32	230	5/11/2001	\$30,142.36	7/12/2001	62						\$0.00	\$0.00	\$0.00	\$0.00	\$171,858.40
34	232	5/15/2001	\$27,834.41	7/13/2001	59						\$0.00	\$0.00	\$0.00	\$0.00	\$200,121.05
35	233	5/15/2001	\$28,262.65	7/13/2001	59						\$0.00	\$0.00	\$0.00	\$0.00	\$200,121.05
33	234	5/18/2001	\$28,194.67	7/13/2001	56						\$28,194.67	\$0.00	\$0.00	\$0.00	\$0.00
111	113		112	114	116	503	511	512	514	616	611	516	517	518	
100			\$997,277.08					\$1,049,870.21			\$797,158.01	\$252,714.20	\$0.00	\$252,714.20	

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BEST AVAILABLE COPY

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		A	B	C	D	E	F	G	H	I
Column:										
Row:	2	A	Day Spread:	No OCB	0	1	2	3	4	5
	3									
	4	Assumed	44	\$56,849.00	\$56,849.00	\$55,590.44	\$54,131.88	\$50,673.32	\$48,834.76	\$43,175.88
	5	Payment	45	\$56,849.00	\$53,292.24	\$51,833.68	\$48,375.12	\$46,536.56	\$40,877.68	\$39,619.12
	6	Time	46	\$56,849.00	\$53,912.84	\$50,454.28	\$48,615.72	\$47,157.16	\$43,698.60	\$41,860.04

Fig. 27

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